

File 348:EUROPEAN PATENTS 1978-2004/Jun W04

(c) 2004 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20040701,UT=20040624

(c) 2004 WIPO/Univentio

File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	4400	(INSURED OR SECURED)(5N)(JEWELRY OR ITEM OR ITEMS OR GEM()-STONE? ? OR JEWEL? ? OR GEM? ? OR STONE? ? OR VEHICLE? OR HOUSEHOLD?)
S2	1756	(LOST OR MISSING OR STOLEN OR UNACCOUNTED()FOR)(5N)(JEWELRY OR ITEM OR ITEMS OR GEM()STONE? ? OR JEWEL? ? OR GEM? ? OR VEHICLE? OR STONE? ? OR HOUSEHOLD?)
S3	291	(S1 OR S2)(5N)(REPLAC? OR MATCH? OR CORRELAT? OR IDENTIF? - OR PAIRING? OR SIMILAR OR SAME)
S4	125	(S1 OR S2)(5N)(SELECT? OR EXCHANG? OR SUBSTITUT? OR ALTERNAT?)
S5	109	REPLACEMENT()SERVICE?
S6	0	AU=(ARTINGER, C? OR ARTINGER C?)
read S7	66	S3 AND IC=G06F
S8	7	S7 NOT IDENTIF?
S9	124	S4 NOT S8
read S10	33	S9 AND IC=G06F
S11	23	S10 NOT SECURED
S12	107	S5 NOT (S8 OR S11)
read S13	8	S12 AND (INSURED OR INSURANCE)

8/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

01437234

System and method of providing a replacement of a replaceable product of an insurance claim

System und Methode zur Bereitstellung von Ersatz für ein ersetzbares Produkt eines Versicherungsanspruch

Système et méthode pour fournir un remplacement d'un produit remplaçable d'un règlement de sinistre

PATENT ASSIGNEE:

ScalePoint Technologies Limited, (3981920), Fredericiagade 31, 1310
Copenhagen K, (DK), (Applicant designated States: all)

INVENTOR:

Heering, Peter, Jens Juulsgade 8, 2100 Copenhagen, (DK)

LEGAL REPRESENTATIVE:

Boesen, Johnny Peder et al (86331), Zacco Denmark A/S Hans Bekkevolds
Alle 7, 2900 Hellerup, (DK)

PATENT (CC, No, Kind, Date): EP 1220131 A2 020703 (Basic)

EP 1220131 A3 030611

APPLICATION (CC, No, Date): EP 2001610125 011207;

PRIORITY (CC, No, Date): DK 352000018 001207

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 183

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200227	1620
SPEC A	(English)	200227	8219
Total word count - document A			9839
Total word count - document B			0
Total word count - documents A + B			9839

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION way of handling an insurance claim, it does not disclose any solution with respect to **replacing items** with **similar items** as a compensation. Only damaged **insured items** /products, like a car, etc., which is either repaired or compensated for in cash are...gathered on a collective, non-competitive platform with the aim to reduce cash-payouts and **replace** as many **lost** or damaged **items** as possible "in kind". This pooling of insurance companies will generate a large buying power...

...and without discounts and a web-based search engine that can intelligently search for and **match lost** or damaged **items** in the **replacement** universe of the invention.

Additionally, it is important to note that all involved stakeholders benefit...

...least higher value-for-money. Suppliers benefit from lower distribution costs and from ensuring that **lost** or damaged **items** are **replaced** with the **same** category of goods (e.g. a lost bicycle will be replaced

by a bicycle and...information regarding an insurance claim, e.g. specifying the name of the insurance client, the **replaceable** claimed **lost** or damaged **item** /product, and other relevant information. A new insurance case may then be created in the...A', to the online shop (e.g. using the link) in order to obtain the **replacement** (s) for the **lost** or damaged **items**, products, etc. This part of the method is described elsewhere in connection with Figures 3...a client lost one item, only one item is preferably presented initially, and if two **items** were **lost**, the two **matched items** are presented, and so on.

Information regarding the products may be stored in a database...

8/3,K/2 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

01039561 **Image available**

SYSTEM AND METHOD FOR MANAGING EMPLOYEE ABSENCES

SYSTEME ET PROCEDE PERMETTANT DE GESTION DES ABSENCES DES EMPLOYES

Patent Applicant/Assignee:

KCRS INC, 17 Leonberg Road, Cranberry Township,, PA 16066, US, US

(Residence), US (Nationality), (For all designated states except: US)

SCHERM Steven A, 114 Lebanon Drive, Irwin, PA 15642, US, US (Residence),

US (Nationality), (Designated only for: US)

Patent Applicant/Inventor:

KALNAS Patrick J, 428 Kingsbrook Drive, McDonald, PA 15057, US, US

(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

MUHA Robert A (agent), KIRKPATRICK & LOCKHART LLP, Henry W. Oliver

Building, 535 Smithfield Street, Pittsburgh, PA 15222-2312, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200369532 A1 20030821 (WO 0369532)

Application: WO 2003US4248 20030213 (PCT/WO US0304248)

Priority Application: US 2002356824 20020214

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI
SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5783

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... medical expenses, legal expenses, sick pay, disability income and administrative fees. The indirect costs include **items** such as **lost** productivity, overtime, **replacement** worker expenses, investigation expenses and decreased product quality. The costs associated with employee absences continue...

8/3,K/3 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00983593

AN INSURANCE PRODUCT

PRODUIT D'ASSURANCE

Patent Applicant/Inventor:

VAN RENSBURG Frederick Roelof, 24 Amandelboom Street, Swartkop Extension
4, Centurion, 0157 Gauteng, ZA, ZA (Residence), ZA (Nationality)

Legal Representative:

LEWIS Alan (agent), Adams & Adams, 3rd Floor, 23 Wellington Road,
Parktown, 2193 Gauteng, ZA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200312572 A2-A3 20030213 (WO 0312572)

Application: WO 2002IB2923 20020726 (PCT/WO IB02002923)

Priority Application: ZA 20016311 20010731

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3404

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the insured vehicle.

The minimum consideration may be an average price for vehicles of the
same kind as the **insured vehicle** having regard to, inter alia, the
make, model, age, condition and extent of use of...

8/3,K/4 (Item 3 from file: 349)0

DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00952543 **Image available**

SYSTEM AND METHOD FOR OFFERING CUSTOMIZED CREDIT CARD PRODUCTS

SYSTEME ET PROCEDE VISANT A PROPOSER DES CARTES DE CREDITS PERSONNALISEES

Patent Applicant/Assignee:

CAPITAL ONE FINANCIAL CORPORATION, 2980 Fairview Park Drive, Falls
Church, VA 22042, US, US (Residence), US (Nationality), (For all
designated states except: US)

Patent Applicant/Inventor:

CLIFFORD Jeremy P, 1236 N. Dinwiddie Street, Arlington, VA 22205, US, US
(Residence), US (Nationality), (Designated only for: US)

CZYZEWSKI Nathan T, 3536 South Stafford Street, Apt. A1, Arlington, VA
22206, US, US (Residence), US (Nationality), (Designated only for: US)

HEBNER Kristi S, 9054 Waldelock Place, Mechanicsville, VA 23116, US, US
(Residence), US (Nationality), (Designated only for: US)

ANDERSON Michael T, 630 Anderson Hill, Washington, D:C: 20016, US, US
(Residence), US (Nationality), (Designated only for: US)

RHODES Hillary, 308 South Carolina Avenue, S.E., Washington, D:C: 20016,

US, US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett &
Dunner, L.L.P., 1300 I Street, N.W., Washington, DC 20005-3315, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200286682 A2-A3 20021031 (WO 0286682)
Application: WO 2002US8269 20020418 (PCT/WO US0208269)
Priority Application: US 2001838194 20010420
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 5878

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description
... online shopping; (2) additional purchase benefits such as extended
warranty protection or protection guarantees, which **replace** an **item**
if **lost**, **stolen**, or damaged; (3) travel assistance services,
including auto rental coverage, emergency ticket replacement, and medical
...

8/3,K/5 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00929483 **Image available**
AUTOMATED CLAIMS FULFILLMENT SYSTEM
SYSTEME AUTOMATISE DE GESTION DE DEMANDES D'INDEMNISATIONS
Patent Applicant/Assignee:
AMERICAN MANAGEMENT SYSTEMS INC, 4050 Legato Road, Fairfax, VA 22033, US,
US (Residence), US (Nationality)
Inventor(s):
GITTINS Richard Simon, 167B Latchmere Road, London, SW1 12JZ, GB,
RICHARDSON Peter Edward, Craigview, Clovenfords, Galashiels TD1 3LU, GB,
HARVIE John Charles, 24 Bannister Gardens, Storrington, West Sussex RH20
4PU, GB,
Legal Representative:
KRAVETZ Paul I (agent), Staas & Halsey LLP, 700 Eleventh St., NW, Suite
500, Washington, DC 20001, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200263531 A2 20020815 (WO 0263531)
Application: WO 2001US47143 20011213 (PCT/WO US0147143)
Priority Application: US 2000255076 20001214; US 2001789730 20010222
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14730

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
Detailed Description

Detailed Description

... insured item. To fulfill the insurance claim, a plurality of suppliers
16 are available to **replace**, re-manufacture or repair the **insured**
item in fulfillment
of the cl
Communication channels 17 connect insurer 10'-claimant 14 and suppliers
...

8/3,K/6 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00880915 **Image available**

ANTI-THEFT LOCKING SYSTEM AND DEVICE FOR ELECTRONIC COMPONENTS
SYSTEME ET DISPOSITIF DE VERROUILLAGE ANTIVOL POUR COMPOSANTS ELECTRONIQUES

Patent Applicant/Inventor:

EMERICK John J Jr, 16400 Ledgemont #305, Addison, TX 75001, US, US
(Residence), US (Nationality)

Legal Representative:

NICHOLAS Frank C (agent), Cardinal Law Group, Suite 2000, 1603 Orrington
Avenue, Evanston, IL 60201, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200214994 A1 20020221 (WO 0214994)

Application: WO 2001US25065 20010810 (PCT/WO US0125065)

Priority Application: US 2000636158 20000810

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 5515

Main International Patent Class: **G06F-001/16**
Fulltext Availability:
Detailed Description

Detailed Description

... incremental theft, tampering, or copying as related to data storage
devices.

In addition to the **replacement** cost of the electronic **item** that was
stolen, there are also ancillary costs associated with such thefts and
often these ancillary costs are...

8/3,K/7 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00865350 **Image available**

AUTOMATED CLAIMS FULFILLMENT SYSTEM

SYSTEME AUTOMATISE DE GESTION DE DECLARATIONS DE SINISTRE

Patent Applicant/Assignee:

AMERICAN MANAGEMENT SYSTEMS INC, 4050 Legato Road, Fairfax, VA 22033, US,
US (Residence), US (Nationality)

Inventor(s):

RICHARDSON Peter Edward, Craigview, Clovenfords, Galashiels TD1 3LU, GB,
HARVIE John Charles, 24 Bannister Gardens, Storrington, West Sussex RH20
4PU, GB,

Legal Representative:

KRAVETZ Paul I (agent), Staas & Halsey LLP, Suite 500, 700 Eleventh St.
NW, Washington, DC 20001, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200198914 A1 20011227 (WO 0198914)

Application: WO 2001US40859 20010607 (PCT/WO US0140859)

Priority Application: US 2000598693 20000621

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8872

Main International Patent Class: **G06F-015/00**

Fulltext Availability:

Claims

Claim

... insured item. To fulfill the insurance claim, a plurality of suppliers
16 are available-to **replace** , re-manufacture or repair the **insured
item** in fulfillment of the claim. Communication channels 17 connect
insurer 10, claimant 14 and...information relating to the insured item to
the suppliers, receives bids from the suppliers for **replacing** ,
re-manufacturing or repairing the
insured item in accordance with the transmitted information,
automatically transmits the bids to the claimant, and
provides...
...wherein, in automatically coordinating activities, the claims
fulfillment system
receives bids from the suppliers for **replacing** , re-manufacturing or
repairing the
insured item ,
automatically transmits the bids to the claimant, and
provides for the claimant to electronically select...information relating
to
the insured item to the suppliers,
receiving bids from the suppliers for **replacing** , re-manufacturing or
repairing the
insured item in accordance with the transmitted information,
automatically transmitting, via automatic computer processing, the bids

11/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

01526157

System, computer program, and device of handling data to be used for
returning items

Verfahren, Computerprogramm und Gerat zum Bearbeiten von Daten fur das
Zuruckbringen von Objekten

Methode, logiciel, et dispositif de manipulation de donnees a utiliser pour
renvoyer des objets

PATENT ASSIGNEE:

CANON EUROPA N.V., (1711150), Bovenkerkerweg 59-61, NL-1185 XB
Amstelveen, (NL), (Applicant designated States: all)

INVENTOR:

Mol van Otterloo, Marten, c/o Canon Europa N.V., Bovenkerkerweg 59-61,
1185 XB Amstelveen, (NL)

LEGAL REPRESENTATIVE:

Bockelen, Rainer (76513), Tiedtke-Buhling-Kinne & Partner (GbR),
TBK-Patent Bavariaring 4, 80336 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1274033 A1 030108 (Basic)

APPLICATION (CC, No, Date): EP 2002014793 020704;

PRIORITY (CC, No, Date): EP 2001116316 010705

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
IE; IT; LI; LU; MC; NL; PT; SE; SK; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 183

NOTE:

Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200302	886
SPEC A	(English)	200302	6067
Total word count - document A			6953
Total word count - document B			0
Total word count - documents A + B			6953

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION checking means decides that the returned item is improper.

According to this system, transferred other items , fake cartridges,
exchanged labels or stolen labels are easily found and it is prevented
to cause damages to both manufacturer and...

11/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

00995877

PENALTY-BASED CACHE STORAGE AND REPLACEMENT TECHNIQUES

ZEITSTRAFEN-BASIERENDE CACHE-SPEICHERUNGS- UND ERSETZUNGS-TECHNIKEN

TECHNIQUES DE STOCKAGE ET DE REMPLACEMENT DE MEMOIRE CACHE FONDEES SUR LA
PENALITE

PATENT ASSIGNEE:

TELEFONAKTIEBOLAGET L M ERICSSON (publ), (213765), , 126 25 Stockholm,

(SE), (Proprietor designated states: all)
 INVENTOR:
 LIEBERG, Per, Johan Skyttesvag 234, S-125 34 Alvsjo, (SE)
 LEGAL REPRESENTATIVE:
 Vigars, Christopher Ian (86131), Haseltine Lake & Co., Imperial House,
 15-19 Kingsway, London WC2B 6UD, (GB)
 PATENT (CC, No, Kind, Date): EP 966710 A1 991229 (Basic)
 EP 966710 B1 030702
 WO 98041923 980924
 APPLICATION (CC, No, Date): EP 98909943 980313; WO 98SE454 980313
 PRIORITY (CC, No, Date): US 818340 970314
 DESIGNATED STATES: DE; FI; FR; GB; IE; IT; NL
 INTERNATIONAL PATENT CLASS: G06F-012/12 ; G06F-012/08
 NOTE:
 No A-document published by EPO
 LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200327	1738
CLAIMS B	(German)	200327	1601
CLAIMS B	(French)	200327	1981
SPEC B	(English)	200327	7029
Total word count - document A			0
Total word count - document B			12349
Total word count - documents A + B			12349

 INTERNATIONAL PATENT CLASS: G06F-012/12 ...
 ... G06F-012/08
 ...SPECIFICATION memory) must be removed from the cache memory in order to
 make room for the **missing** data **item** . The strategy for **selecting**
 data to be removed from the cache (called a "cache replacement strategy")
 can also influence...

 11/3,K/3 (Item 3 from file: 348)
 DIALOG(R)File 348:EUROPEAN PATENTS
 (c) 2004 European Patent Office. All rts. reserv.
 00693301
 Image statement preparation by statement cycles work flow management and
 statement interactive sessions.
 Vorbereitung von Bilderauszügen durch Arbeitsfluss-Management von
 Auszug-Zyklen und interaktiven Auszug-Sitzungen.
 Preparation d'images de bordereaux par la gestion de flux des cycles de
 bordereaux et des sessions interactives.
 PATENT ASSIGNEE:
 INTERNATIONAL BUSINESS MACHINES CORPORATION, (200125), Old Orchard Road,
 Armonk, N.Y. 10504, (US), (applicant designated states: DE;FR;GB)
 INVENTOR:
 Wang, Chung-Hsi, 3323 Johnny Cake Lane, Charlotte, NC 28226, (US)
 Witt, Dale Edward, 7620 Candis Drive, Charlotte, NC 28212, (US)
 Potter, Judy James, 1270 N. Sterling Ave. #213, Palentine, IL 60067, (US)
 LEGAL REPRESENTATIVE:
 Schafer, Wolfgang, Dipl.-Ing. (62021), IBM Deutschland
 Informationssysteme GmbH Patentwesen und Urheberrecht, D-70548
 Stuttgart, (DE)
 PATENT (CC, No, Kind, Date): EP 661655 A2 950705 (Basic)
 APPLICATION (CC, No, Date): EP 94119219 941206;

PRIORITY (CC, No, Date): US 175031 931229
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: G06F-017/60
ABSTRACT WORD COUNT: 155

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB95	784
SPEC A	(English)	EPAB95	3518
Total word count - document A			4302
Total word count - document B			0
Total word count - documents A + B			4302

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION to perform image reconciliation.

As shown in Figure 5, a statement reconciliation display for a **selected** account lists at the top "Missing Items", i.e., items in the account statement for which there are no images. "Free Items", i.e., image...

...CLAIMS interactive session comprises the steps of,
generating and displaying a list of exception statements having **missing** image **items** at a workstation,
selecting an exception statement from a list,
displaying a list of **missing** image **items** for a **selected** statement,
retrieving a list of free image items for display at the workstation,
reconciling said...

11/3,K/4 (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

00324433

Graphical method of real time operator menu customization.

Graphisches Verfahren zur Echtzeitverbraucheranpassung eines Benutzermenus.

Methode graphique pour personnaliser en temps reel un menu operateur.

PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road,
Armonk, N.Y. 10504, (US), (applicant designated states: DE;FR;GB;IT)

INVENTOR:

Eisen, Ivan R., 6400 Oakview Drive, Flower Mound Texas 75028, (US)
Peters, Anthony M., 3724 Windsong Lane, Bedford Texas 76021, (US)
Estes, Mark W., 7002 Echo Bluff, Dallas Texas 75248, (US)

LEGAL REPRESENTATIVE:

Tubiana, Max (18842), Compagnie IBM France Departement de Propriete
Intellectuelle, F-06610 La Gaude, (FR)

PATENT (CC, No, Kind, Date): EP 322332 A2 890628 (Basic)
EP 322332 A3 900926

APPLICATION (CC, No, Date): EP 88480081 881122;

PRIORITY (CC, No, Date): US 137388 871223

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: G06F-003/023

ABSTRACT WORD COUNT: 125

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	553
SPEC A	(English)	EPABF1	2741
Total word count - document A			3294
Total word count - document B			0
Total word count - documents A + B			3294

INTERNATIONAL PATENT CLASS: G06F-003/023

...SPECIFICATION prompt statement to the operator that all session changes to menu page 16 will be **lost**. Thereafter, the current **selected** menu **items** are cancelled and the contents of the clipboard memory are cleared.

Finally, decision block 112...

11/3,K/5 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

01101131 **Image available**

METHOD FOR STATISTICAL DISCLOSURE LIMITATION

PROCEDE POUR RESTRICTION DE DIVULGATION STATISTIQUE

Patent Applicant/Assignee:

RESEARCH TRIANGLE INSTITUTE, 3040 Cornwallis Road, Research Triangle Park, nc 27709-2104, US, US (Residence), US (Nationality)

Inventor(s):

SINGH Avinash C, 100 N. Hamilton Rd., Chapel Hill, NC 27517, US,

Legal Representative:

KUESTERS Eckhard H (agent), Oblon, Spivak, McClelland, Maier & Neustadt, P.C., 1940 Duke Street, Alexandria, VA 22314, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200423285 A1 20040318 (WO 0423285)

Application: WO 2003US25845 20030903 (PCT/WO US03025845)

Priority Application: US 2002232372 20020903

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL

PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM

ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE

SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12453

Main International Patent Class: G06F-007/00

Fulltext Availability:

Detailed Description

Detailed Description

... the original database can be introduced into the subsample. This uncertainty can be increased by **substituting** (analogous to imputing for **missing items** in survey sampling) the values of identifying variables for a randomly selected subset of records...

11/3,K/6 (Item 2 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00989419 **Image available**

ATM DEPOSIT VERIFICATION SYSTEM AND METHOD

**SYSTEME DE VERIFICATION DE DEPOT DANS UN GUICHET AUTOMATIQUE BANCAIRE ET
PROCEDE CORRESPONDANT**

Patent Applicant/Assignee:

DIEBOLD INCORPORATED, 5995 Mayfair Road, North Canton, OH 44720, US, US
(Residence), US (Nationality)

Inventor(s):

BLACKSON Dale, 5056 Paddington Down Street, Canton, OH 44718, US,
GRAEF Thomas H, Box 287, Bolivar, OH 44612, US,

Legal Representative:

JOCKE Ralph E (agent), 231 South Broadway, Medina, OH 44256, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200319447 A1 20030306 (WO 0319447)

Application: WO 2002US24429 20020730 (PCT/WO US0224429)

Priority Application: US 2001314013 20010821

Designated States: BR CA CN CO IN MX PL RU ZA

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 10359

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... invention may be applied in situations where operators of
such systems need to check for **missing** deposits or other **items** .
Numerous

alternative approaches within the spirit of the invention will be
apparent to those skilled in the...

11/3,K/7 (Item 3 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00973188 **Image available**

SYSTEM AND METHOD FOR RECORDING AND USING INCIDENT REPORT DATA

**SYSTEME ET PROCEDE D'ENREGISTREMENT ET D'UTILISATION DE DONNEES DE RAPPORTS
D'INCIDENTS**

Patent Applicant/Assignee:

INCIDENTREPORTS COM, 4094 Majestic Lane, Suite 267, Fairfax, VA 22033, US
, US (Residence), US (Nationality)

Inventor(s):

GAINEY Purvis M, 293 Sedgemoor Square, Sterling, VA 20164, US,

Legal Representative:

CROWSON Celine Jimenez (et al) (agent), Hogan & Hartson LLP, 555

Thirteenth Street NW, Washington, DC 20004-1109, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200303166 A2-A3 20030109 (WO 0303166)

Application: WO 2002US20787 20020701 (PCT/WO US0220787)

Priority Application: US 2001301620 20010629

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11626

Main International Patent Class: G06F-017/30

Fulltext Availability:

Detailed Description

Detailed Description

... a stolen item is added or edited, the modification is
instantaneously displayed in the application **select** lists. When a
stolen
item is deleted, a database flag is set, which removes the **stolen**
item from the **select** list values. Any report that is using the stolen
item, however, will remain intact and...

...database table populate the data-driven select lists. The System
Administrator may add a new **Stolen Item** Categories or **select** an
existing
Stolen Item Categories ...a Stolen Item Categories is
added or edited, the modification is displayed in the application **select**
lists. MThen a **stolen item** category is deleted, any **stolen item**
that is
currently assigned to the stolen item category will be affected. The
System Administrator...

11/3,K/8 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00963611 **Image available**

**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET
POUR SERVICES DE LOCATION DE VEHICULES**

Patent Applicant/Assignee:

THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US
, US (Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO 63303, US
, US (Residence), US (Nationality), (Designated only for: US)
DE VALLANCE Kimberly Ann, 2037 Silent Spring Drive, Maryland Heights, MO
63043, US, US (Residence), US (Nationality), (Designated only for: US)
HASELHORST Randall Allan, 1016 Scenic Oats Court, Imperial, MO 63052, US,
US (Residence), US (Nationality), (Designated only for: US)
KENNEDY Craig Stephen, 9129 Meadowglen Lane, St. Louis, MO 63126, US, US
(Residence), US (Nationality), (Designated only for: US)
SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US
(Residence), US (Nationality), (Designated only for: US)
TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US
(Residence), US (Nationality), (Designated only for: US)

KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HAFERKAMP Richard E (et al) (agent), Howell & Haferkamp, L.C., Suite
1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200297700 A2 20021205 (WO 0297700)

Application: WO 2001US51431 20011019 (PCT/WO US0151431)

Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 237932

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... of such rental

vehicle services wherein an Internet web portal is defined by
the rental **vehicle** service provider which interconnects the
two business organizations at multiple levels, providing a
graphical user...

11/3,K/9 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00933152 **Image available**

**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
FOR RENTAL VEHICLE SERVICES**

**SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,
FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES**

Patent Applicant/Assignee:

THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US
, US (Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO 63303, US
, US (Residence), US (Nationality), (Designated only for: US)

DE VALLANCE Kimberly Amm, 2037 Silent Spring Drive, Maryland Heights, MO
63043, US, US (Residence), US (Nationality), (Designated only for: US)

HASELHORST Randall Allan, 1016 Scenic Oats Court, Imperial, MO 63052, US,
US (Residence), US (Nationality), (Designated only for: US)

KENNEDY Craig Stephen, 9129 Meadowglen Lane, St. Louis, MO 63126, US, US
(Residence), US (Nationality), (Designated only for: US)

SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US
(Residence), US (Nationality), (Designated only for: US)

TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US
(Residence), US (Nationality), (Designated only for: US)

KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US
(Residence), US (Nationality), (Designated only for: US)
Legal Representative:
HAFERKAMP Richard E (et al) (agent), HOWELL & HAFERKAMP, L.C., Suite
1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200267175 A2 20020829 (WO 0267175)
Application: WO 2001US51437 20011019 (PCT/WO US0151437)
Priority Application: US 2000694050 20001020
Parent Application/Grant:
Related by Continuation to: US 2000694050 20001020 (CIP)
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 243912

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description

... or more of
these parameters, a search inquiry will then produce a listing
of available **vehicles** matching the parameters, along with
additional information about the **vehicle** including mileage,
selling price, and color as well as other accessories. A
customer could then be advised of the search results and
allowed to **select** a **vehicle**. The invention may, if agreed to
by the insurance company, and possibly conditioned on the...to Customer
Numberwillpay.
Also,Repairhop'sCustomerNumberandName,PhoneNumberContactPersoifsNar.

at the Shop, Year/Make/Model ofrenter's **vehicle**, Loss Date, and
Insured 's Name is listed to move cursor through the fields. To change
ticket information, press...

11/3,K/10 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00900309

PACKAGE DELIVERY SYSTEMS AND METHODS
SYSTEMES ET PROCEDES DE LIVRAISON DE COLIS

Patent Applicant/Assignee:
NEOPOST ONLINE INC, 30955 Huntwood Avenue, Hayward, CA 94544, US, US
(Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
ROSS Kenneth J, 902 E. Burlington Avenue, Fairfield, IA 52556, US, US
(Residence), US (Nationality), (Designated only for: US)
Legal Representative:
CAHILL Steven J (et al) (agent), Townsend and Townsend and Crew LLP, Two
Embarcadero Center, 8th Floor, San Francisco, CA 94111, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200233617 A1 20020425 (WO 0233617)

Application: WO 2001US15948 20010515 (PCT/WO US0115948)

Priority Application: US 2000204224 20000515; US 2001855568 20010514

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
BZ CA CH CN CO CR CU CZ CZ (utility model) DE DE (utility model) DK DK
(utility model) DM DZ EC EE EE (utility model) ES FI FI (utility model)
GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility
model) SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11823

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... damaged.

13 The method of claim 1 further comprising:
receiving information from said **selected** delivery destination
indicating that said **item** has been **lost** .

14 A method for servicing a request for delivery of an item, the method
comprising...
...has been damaged.

22 The method of claim 14 further comprising:
receiving information from the **selected** delivery destination indicating
that the **item** has been **lost** .

23 The method of claim 14 further comprising:
providing the package status information to the...

11/3,K/11 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00876806 **Image available**

COLLABORATIVE FILTERING

FILTRAGE COOPERATIF

Patent Applicant/Assignee:

POLYGNOSTICS LIMITED, 86 St. Thomas Street, Wells, Somerset BA5 2UZ, GB,
GB (Residence), GB (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

OLDALE Alison, 86 St. Thomas Street, Wells, Somerset BA5 2UZ, GB, GB
(Residence), GB (Nationality), (Designated only for: US)

OLDALE John, 86 St. Thomas Street, Wells, Somerset BA5 2UZ, GB, GB
(Residence), GB (Nationality), (Designated only for: US)

REENEN John Van, 33 Santley Street, London SW4 7QE, GB, GB (Residence),
GB (Nationality), (Designated only for: US)

CAMPBELL Michael, 13 Neven Square, London SW5 9NW, GB, GB (Residence), GB
(Nationality), (Designated only for: US)

Legal Representative:

BUTLER Michael John (et al) (agent), Frank B. Dehn & Co., 179 Queen
Victoria Street, London EC4V 4EL, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200210954 A2-A3 20020207 (WO 0210954)
Application: WO 2001GB3383 20010727 (PCT/WO GB0103383)
Priority Application: GB 200018463 20000727; GB 200135 20010102; GB
200113334 20010601; GB 200113335 20010601

Designated States: AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY
BZ CA CH CN CO CR CU CZ (utility model) CZ DE (utility model) DE DK DM DZ
EC EE (utility model) EE ES FI (utility model) FI GB GD GE GH GM HR HU ID
IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
NO NZ PL PT RO RU SD SE SG SI SK (utility model) SK SL TJ TM TR TT TZ UA
UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 75341

Main International Patent Class: G06F-017/30

Fulltext Availability:

Detailed Description

Detailed Description

... whether or not they had

is been to Greece then allowable values for Greece (the
item) would be true, false or missing . Alternatively ,
if data were collated showing the age of a user, then
the item could have...

11/3,K/12 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00826126 **Image available**

METHOD AND SYSTEM FOR SELECTING A SALES CHANNEL

PROCEDE ET SYSTEME DE SELECTION D'UN CIRCUIT DE VENTE

Patent Applicant/Assignee:

RETURNBUY INC, 21641 Beaumeade Circle, Suite 319, Ashburn, VA 20147, US,
US (Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

SNAPP Lawrence A, 1980 Crescent Park Drive, Reston, VA 20190, US, US
(Residence), US (Nationality), (Designated only for: US)

ROGERS Jeffrey, 12024 Taliesin Place, Unit 31, Reston, VA 20190, US, US
(Residence), US (Nationality), (Designated only for: US)

NARDELLA Michael A, 16 Piney Point Place, Sicklerville, NJ 09081, US, US
(Residence), US (Nationality), (Designated only for: US)

DAVIS Morris A, 1727 Massachusetts Avenue, Apt. 816, Washington, DC 20036
, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

WELLS William K (et al) (agent), Kenyon & Kenyon, 1500 K Street, N.W.,
Suite 700, Washington, DC 20005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200159668 A1 20010816 (WO 0159668)

Application: WO 2001US4247 20010209 (PCT/WO US0104247)

Priority Application: US 2000181931 20000211; US 2000185713 20000229; US

2000560812 20000428; US 2000579464 20000526

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26662

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... that can be sold as new

- items that are undamaged
- items with damaged packaging

9

SUBSTITUTE SHEET (RULE 26)

- **items** with damaged and/or **missing** instructions/paperwork
- **items** that are damaged
- items that are defective
- items that are non-defective
- items that are...

11/3,K/13 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00802534

ANY-TO-ANY COMPONENT COMPUTING SYSTEM

SYSTEME INFORMATIQUE A COMPOSANTS TOUTE CATEGORIE

Patent Applicant/Assignee:

E-BRAIN SOLUTIONS LLC, 1200 Mountain Creek Road, Suite 440, Chattanooga,
TN 37405, US, US (Residence), US (Nationality), (For all designated
states except: US)

Patent Applicant/Inventor:

WARREN Peter, 1200 Mountain Creek Road, Suite 440, Chattanooga, TN 37405,
US, GB (Residence), GB (Nationality), (Designated only for: US)

LOWE Steven, 1625 Starboard Drive, Hixson, TN 37343, US, US (Residence),
US (Nationality), (Designated only for: US)

Legal Representative:

MEHRMAN Michael J (agent), Paper Mill Village, Building 23, 600 Village
Trace, Suite 300, Marietta, GA 30067, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200135216 A2-A3 20010517 (WO 0135216)

Application: WO 2000US31231 20001113 (PCT/WO US0031231)

Priority Application: US 99164884 19991112

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 275671

Main International Patent Class: G06F-009/44
International Patent Class: G06F-017/22

11/3,K/14 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00764277 **Image available**

INVENTORY CONTROL SYSTEM

SYSTEME DE CONTROLE DES STOCKS

Patent Applicant/Assignee:

CREATIVE GOLF DESIGNS INC, P.O. Box 710470, Houston, TX 77271-0470, US,
US (Residence), US (Nationality)

Inventor(s):

BORMASTER Ronald, 7611 Rollingbrook, Houston, TX 77071, US,

Legal Representative:

STROZIER Robert W (agent), Robert W. Strozier, PLLC, Suite 930, 2925
Briarpark Drive, Houston, TX 77042, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200077704 A2-A3 20001221 (WO 0077704)

Application: WO 2000US16004 20000609 (PCT/WO US0016004)

Priority Application: US 99329860 19990611

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5789

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... by a user to determine whether any items are missing and the identity
of any **missing items**. The **missing items** can then be sought,
marked **missing** or deleted from the list.

Alternatively, the DPU can alert the user of a missing item condition
by beeping, flashing or...

11/3,K/15 (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00571515 **Image available**

A METHOD FOR INCREASING ELECTRONIC BUSINESS

PROCEDE DESTINE A AUGMENTER LE COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

MEMBERWORKS INC,
Inventor(s):
SCHACHNE David,
SUNG Jay,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200034888 A2 20000615 (WO 0034888)
Application: WO 99US29242 19991207 (PCT/WO US9929242)
Priority Application: US 98207210 19981208
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ
BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 3640
Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description
... items offered by the business may be overlooked or missed altogether.
Opportunities to sell such items may be lost .

SUBSTITUTE SHEET (RULE 26)

Moreover, typically when a customer decides to enter into a business transaction...

11/3,K/16 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00568299 **Image available**
COMPUTER NETWORK TRANSACTION SYSTEM
SYSTEME DE TRANSACTIONS EN RESEAU INFORMATIQUE

Patent Applicant/Assignee:
CHIASSON James P,
Inventor(s):
CHIASSON James P,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200031672 A1 20000602 (WO 0031672)
Application: WO 99US27903 19991124 (PCT/WO US9927903)
Priority Application: US 98109833 19981125; US 98220666 19981224
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM
AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL
PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 22330

Main International Patent Class: G06F-017/60
Fulltext Availability:
Detailed Description

Detailed Description
... module 108 identifies this missing information. At step 506 an order
list 126 containing all selected items is generated and any missing

information in the **selected items** are highlighted or otherwise identified to permit the user to complete such information. In connection ...

11/3,K/17 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00546771 **Image available**

APPLICATIONS FOR RADIO FREQUENCY IDENTIFICATION SYSTEMS
APPLICATIONS POUR SYSTEMES D'IDENTIFICATION PAR RADIOFREQUENCES

Patent Applicant/Assignee:

3M INNOVATIVE PROPERTIES COMPANY,

Inventor(s):

GARBER Sharon R,
GONZALEZ Bernard A,
GRUNES Mitchell B,
JACKSON Richard H,
KAREL Gerald L,
KRUSE John M,
LINDAHL Richard W,
NASH James E,
PIOTROWSKI Chester,
YORKOVICH John D,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200010144 A1 20000224 (WO 0010144)

Application: WO 99US17767 19990805 (PCT/WO US9917767)

Priority Application: US 98134686 19980814; US 99344758 19990625

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU

TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG

CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 13934

...International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... item or items are present.

38 The method of claim 37, wherein the information is **selected** from information describing **missing items**, **items** that have not been used within a specified period of time, items that have not...

11/3,K/18 (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00470903 **Image available**

SYSTEM AND METHOD FOR REPORTING BEHAVIORAL HEALTH CARE DATA
SYSTEME ET PROCEDE PERMETTANT DE COMMUNIQUER DES DONNEES CONCERNANT LES
SOINS DE TROUBLES COMPORTEMENTAUX

Patent Applicant/Assignee:

THE PSYCHOLOGICAL CORPORATION,

Inventor(s):

BAIR Steven L,
MEREDITH Ronald L,
TILLOTSON Danny R,
INGLIS Philip,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9901837 A1 19990114
Application: WO 98US2655 19980206 (PCT/WO US9802655)
Priority Application: US 97887926 19970703

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR
NE SN TD TG

Publication Language: English

Fulltext Word Count: 10706

Main International Patent Class: G06F-019/00

Fulltext Availability:

Detailed Description

Detailed Description

... name, I 0 social security number, chart ID number, or social security
number of the **insured**, by **selecting** the desired **item** within the
list sequence box 515. From this window 51 the user may add a...

11/3,K/19 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00470902 **Image available**

SYSTEM AND METHOD FOR OPTIMIZING BEHAVIORAL HEALTH CARE DATA COLLECTION
SYSTEME ET PROCEDE D'OPTIMISATION DE LA COLLECTE DE DONNEES CONCERNANT LES
SOINS DE TROUBLES COMPORTEMENTAUX

Patent Applicant/Assignee:

THE PSYCHOLOGICAL CORPORATION,

Inventor(s):

BAIR Steven L,
MEREDITH Ronald L,
INGLIS Philip,
TILLOTSON Danny R,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9901836 A1 19990114
Application: WO 98US2488 19980206 (PCT/WO US9802488)
Priority Application: US 97887799 19970703

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR
NE SN TD TG

Publication Language: English

Fulltext Word Count: 10270

Main International Patent Class: G06F-019/00

Fulltext Availability:

Detailed Description

Detailed Description

... sorted by name, social security number, chart ID number, or social security number of the **insured**, by **selecting** the desired **item** within the list sequence box 515. From this window 51 the user may add a ...

11/3,K/20 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00470898 **Image available**

SYSTEM AND METHOD FOR MANAGING BEHAVIORAL HEALTH CARE DATA

SYSTEME ET PROCEDE DE GESTION DE DONNEES CONCERNANT LES SOINS DE TROUBLES COMPORTEMENTAUX

Patent Applicant/Assignee:

THE PSYCHOLOGICAL CORPORATION,

Inventor(s):

BAIR Steven L,

MEREDITH Ronald L,

TILLOTSON Danny R,

INGLIS Philippe,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9901832 A1 19990114

Application: WO 98US2489 19980206 (PCT/WO US9802489)

Priority Application: US 97887713 19970703

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH

DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR

NE SN TD TG

Publication Language: English

Fulltext Word Count: 10857

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... name, I 0 social security number, chart ID number, or social security number of the **insured**, by **selecting** the desired **item** within the list sequence box 515. From this window 51 the user may add a...

11/3,K/21 (Item 17 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00451459

PENALTY-BASED CACHE STORAGE AND REPLACEMENT TECHNIQUES

TECHNIQUES DE STOCKAGE ET DE REMPLACEMENT DE MEMOIRE CACHE FONDEES SUR LA PENALITE

Patent Applicant/Assignee:

TELEFONAKTIEBOLAGET LM ERICSSON (publ),

Inventor(s):

LIEDBERG Per,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9841923 A1 19980924

Application: WO 98SE454 19980313 (PCT/WO SE9800454)

Priority Application: US 97818340 19970314

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR
NE SN TD TG

Publication Language: English

Fulltext Word Count: 9029

Main International Patent Class: G06F-012/12

International Patent Class: G06F-12:08

Fulltext Availability:

Detailed Description

Detailed Description

... memory)

must be removed from the cache memory in order to make room
for the **missing** data **item** . The strategy for **selecting** data
to be removed from the cache (called a "cache replacement
strategy") can also influence...

11/3,K/22 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00367143 **Image available**

METHOD AND APPARATUS FOR STORING AND RETRIEVING DATA IN A RELATIONAL
DATABASE USING AN OBJECT MODEL

PROCEDE ET APPAREIL DE STOCKAGE ET D'EXTRACTION DE DONNEES DANS UNE BASE DE
DONNEES RELATIONNELLE AU MOYEN D'UN MODELE OBJET

Patent Applicant/Assignee:

WALL DATA INCORPORATED,

Inventor(s):

OLDS Christopher C,
KROENKE David M,
GORDON Matthew C,
STANFORD Cathryn A,
KAWAI Kenji,
LI Jing,
MILLER Michael D,
CAI Zhiya,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9707470 A1 19970227

Application: WO 96US13284 19960815 (PCT/WO US9613284)

Priority Application: US 95516446 19950817

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI
GB GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO
NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG
AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL
PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 55569

Main International Patent Class: G06F-017/30

Fulltext Availability:

Detailed Description

Detailed Description

... if (count)

nonNullCount++


```

}
else
{

if (pVE-rt;IsNull0)
{
if (pVE-rt;MinCardQ)
{
err = ERROR REQUIRED  ITEM  MISSING  ;
break ;
}
}
LISTING L42
SUBSTITUTE SHEET (RULE 26)
else
{
if (pVE-rt;Objectld0)
nonNullCount++ ;
if ( IpVE-rt;IsTable0 pVE-rt...

```

11/3,K/23 (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00236238 **Image available**
IMPROVED MEMORY CAPACITY NEURAL NETWORK
RESEAU NEURONAL A CAPACITE DE MEMOIRE AMELIOREE
Patent Applicant/Assignee:
IOWA STATE UNIVERSITY RESEARCH FOUNDATION INC,
Inventor(s):
KOTHARI Suraj C,
OH Heekuck,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9310500 A1 19930527
Application: WO 92US9599 19921112 (PCT/WO US9209599)
Priority Application: US 91792018 19911113
Designated States: JP AT BE CH DE DK ES FR GB GR IE IT LU MC NL SE
Publication Language: English
Fulltext Word Count: 185525

Main International Patent Class: **G06F-015/18**
Fulltext Availability:
Detailed Description

Detailed Description
... association characteristics of a Hopfield
network are desired,, such as cleaning up noisy data or
selecting items when entire data components are
missing . Examples other than those suggested above for
BAM networks include situations where the output is...
?

13/3,K/1 (Item 1 from file: 348)
DIALOG(R) File 348:EUROPEAN PATENTS
(c) 2004 European Patent Office. All rts. reserv.

01437630

Provision of services in a communication system
Bereitstellen von Diensten in einem Kommunikationssystem
Provision de services dans un systeme de communication

PATENT ASSIGNEE:

Nokia Corporation, (2963885), Keilalahdentie 4, 03260 Espoo, (FI),
(Applicant designated States: all)

INVENTOR:

Bouret, Christophe, Pormestarinrinne 13 A 1, 00160 Helsinki, (FI)
Kuismanen, Pekka, Sibeliuksenkatu 9 A 8, 00250 Helsinki, (FI)
Lonnfors, Mikko, Hameentie 70 C 49, 00550 Helsinki, (FI)

LEGAL REPRESENTATIVE:

Ruuskanen, Juha-Pekka et al (81772), Page White & Farrer, 54 Doughty
Street, London WC1N 2LS, (GB)

PATENT (CC, No, Kind, Date): EP 1221818 A1 020710 (Basic)

APPLICATION (CC, No, Date): EP 2001310280 011210;

PRIORITY (CC, No, Date): GB 100309 010105

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: H04Q-003/00; H04L-012/24; H04L-029/06;
H04L-029/08

ABSTRACT WORD COUNT: 209

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200228	1236
SPEC A	(English)	200228	5202
Total word count - document A			6438
Total word count - document B			0
Total word count - documents A + B			6438

...SPECIFICATION as private companies or public authorities. The private companies may be organisations such as banks, **insurance** companies or any other instances capable and willing to offer services to clients.

The embodiments...a management function responsible for the operation of said function may trigger purchase of a **replacement service** from a 3rd) party service provider. In manual operation the staff of the network operator...

13/3,K/2 (Item 1 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00908952 **Image available**

ANONYMOUS TRANSACTION SYSTEM

SYSTEME DE TRANSACTION ANONYME

Patent Applicant/Assignee:

NEXTWORTH INC, 410 N.W. 18th Street, #102, Portland, OR 97209, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

STEELE Dale Everett, 410 N.W. 18th Street, #102, Portland, OR 97209, US,

US (Residence), US (Nationality), (Designated only for: US)
SILVA Kenneth Alan, 610 N.W. 131st Street, Vancouver, WA 98685, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

FORD Stephen S (agent), Marger Johnson McCollom, P.C., 1030 S.W. Morrison
Street, Portland, OR 97205, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200242982 A2 20020530 (WO 0242982)
Application: WO 2001US44318 20011127 (PCT/WO US0144318)
Priority Application: US 2000253371 20001127

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15770

Fulltext Availability:

Detailed Description
Claims

Detailed Description

... service, such as credit cards, home mortgages, automobile

2

loans, appliance loans, debt consolidation loans, **insurance** products,
advertising and dating services, to name only a few.

BRIEF DESCRIPTION OF THE DRAWINGS...first or second), lines of credit
(secured or unsecured), credit cards, debit cards, leases, auto
insurance, life **insurance**, health **insurance**, accidental death and
dismemberment **insurance**, disability **insurance**, medical services,
etc.

Consumers are defined as any consumer of small businesses requesting
riskbased prices...

...but not limited to name, address, phone number, identifying numbers,
URI, LJRL, credit account numbers, **insurance** policy -numbers,
insurance

5

Claim

... the consumer about the present account and solicit offers on the
consumer's behalf for **replacement services**. Consumers may also
receive offers for aggregate services. For example, the consumer might
wish to...can use the ATS can include financial services, credit cards,
asset purchase, asset auction, medical **insurance**, medical services,
life **insurance**, auto **insurance**, auto leasing, business loans,
business leasing, dating services, retail, commercial, application
service provider, etc. Other...vehicle inspection, test, accident and
citation history.

Another third-party example is an aut

o **insurance** company providing a

consumer citation, accident or claims history; a health **insurance**

company providing medical record services; or a medical services provider

providing a record of personal...

...is not limited to, name, address, phone number, identifying numbers, URI, URL, credit account numbers, **insurance** policy numbers, **insurance** claim numbers, judgment and court proceeding case names and I 0 numbers, specific claim information...a purchase evaluation or decision. Suppliers can select consumers with the demographic, business, employment, credit, **insurance** and health historical characteristics they want when the consumer enters a premises. 1 0 Referring...

13/3,K/3 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00892307

**CAPTURE HIGHLY REFINED CLAIM EVALUATION INFORMATION ACROSS MULTIPLE WEB
INTERFACES**

**CAPTURE D'INFORMATIONS PRECISES D'EVALUATION DE RECLAMATION SUR DES
INTERFACES WEB MULTIPLES**

Patent Applicant/Assignee:

ACCENTURE LLP, 161 N. Clark Street, Chicago, IL 60601, US, US (Residence)
, US (Nationality)

Inventor(s):

GUYAN Victor G, 3395 Darien Road, Bethlehem, PA 18020-1316, US,
MICHAELS Nicole K, 1840 Wordsworth Avenue, St. Paul, MN 55116, US,

Legal Representative:

BENSON Joel (agent), Brinks Hofer Gilson & Lione 455 N. Cityfront Plaza
Drive, Chicago, IL 60611-5599, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200225559 A2 20020328 (WO 0225559)

Application: WO 2001US29747 20010924 (PCT/WO US0129747)

Priority Application: US 2000667611 20000922

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9363

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... have common inventors and are assigned to a common entity.

[021 This invention relates to **insurance** claims processing and, more particularly, to an apparatus and methods for capturing highly refined claim...

...and have migrated manual systems to computer based systems over the last several decades, the **insurance** industry, and more particularly the claims processing industry, have been slow to embrace this trend...

Claim

... detailed information to the claims handler's system.

[041 In a few rare instances, the **insurance** industry has performed some level of automation in the processing of claims. Many **insurance** back office systems have the ability to cut checks to pay claimants for losses or...

...arena. These errors may result in overpayment or underpayment of claims that may harm the **insurance** company or damage the relationship between the **insured**, claimant and **insurance** company. Automating the claims processing field greatly reduces these errors and improve efficiency.

[06] In addition, the current **insurance** industry does a poor job of maintaining relationships with vendors who could fulfill certain line...

...involves numerous steps and an arduous process for the claimant and the claim handler. The **insurance** carrier is left with little insight into the nature or quantity of items that they fund. Often, when the claim exceeds the limit of **insurance**, the **insurance** carrier simply cuts a blanket check for a loss, recording only some of the evidence...

...automate and track claims down to the line item level without being

2 The method of claim 1 wherein the step of receiving claim identification...

...comprising the step of updating a display of aggregated line item level data from the **insurance** host server. . The method of claim 1, further comprising the step of editing a listing of aggregated line item level data from the **insurance** host server.

15 A system for capturing line item data, comprising:
a processor for executing...

...data collected from the claimant, and (iii) storing the line item level data in an **insurance** host server.

16 The system of claim 15 wherein receiving claim identification information includes receiving...

...further includes instructions for updating a display of aggregated line item level data from the **insurance** host server.

28 The system of claim 15 wherein the stored program further includes instructions for editing a listing of aggregated line item level data from the **insurance** host server.

29 A computer readable medium containing instructions for controlling a computer system to...

...level data collected from the claimant; and storing the line item level data in an **insurance** host server.

30 The computer readable medium of claim 29 wherein the step of receiving ...comprising the step of updating a display of aggregated line item level data from the **insurance** host server.

42 The computer readable medium of claim 29, further comprising the step of editing a listing of aggregated line item level data from the **insurance** host server.

13/3,K/4 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00891453 **Image available**

PROVIDING EVALUATION AND PROCESSING OF LINE ITEMS

PROVIDING EVALUATION AND PROCESSING OF LINE ITEMS

Patent Applicant/Assignee:

ACCENTURE LLP, 161 North Clark Street, Chicago, IL 60601, US, US
(Residence), US (Nationality)

Inventor(s):

GUYAN G Victor, 3395 Darien Road, Bethlehem, PA 18020-1316, US,
MICHAELS Nicole K, 1840 Wordsworth Avenue, St. Paul, MN 55116, US,

Legal Representative:

BENTLEY Dwayne (agent), Brinks Hofer Gilson & Lione, P.O. Box 10087,
Chicago, IL 60610, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200225601 A2 20020328 (WO 0225601)
Application: WO 2001US29858 20010924 (PCT/WO US0129858)
Priority Application: US 2000667612 20000922
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9264

Fulltext Availability:
Detailed Description

Detailed Description

... have common inventors and are assigned to a common entity.

[02] This invention relates to **insurance** claims processing and, more particularly, to an apparatus and methods for capturing highly refined claim...

...and have migrated manual 'systems to computer based systems over the last several decades, the **insurance** industry, and more particularly the claims processing industry, have been slow to embrace this trend...

...detailed information to the claims handler's system.

[04] In a few rare instances, the **insurance** industry has performed some level of automation in the processing of claims. Many **insurance** back office systems have the ability to cut checks to pay claimants for losses or...

...arena. These errors may result in overpayment or underpayment of claims that may harm the **insurance** company or damage the relationship between the **insured**, claimant and **insurance** company. Automating the claims processing field greatly reduces these errors and improve efficiency.

[06] In addition, the current **insurance** industry does a poor job of maintaining relationships with vendors who could fulfill certain line...

...involves numerous steps and an arduous process for the claimant and the claim handler. The **insurance** carrier is left with little insight into the nature or quantity of items that they fund. Often, when the claim exceeds the limit of **insurance**, the **insurance** carrier simply cuts a blanket check for a loss, recording only some of the evidence...

...automate and track claims down to the line item level without being overly burdensome. The **insured**, claimant and **insurance** carrier benefit from a system or process that leverages vendor relationships to effectuate the cost...

...processing, lowering costs, gathering data about the claims process, and increasing the satisfaction of the **insured** and claimant.

SUMMARY OF THE INVENTION

[08] Methods, systems, and articles of manufacture consistent with...

...may opt for the fax/e-mail option. If this option is selected, when the **insurance** host server 130 and **insurance** back office system 140 are directed by the execute vendor transfer 745 or execute preauthorized...
...The vendor then replies either by e-mail or by telephone to confirm to the **insurance** back office system / **insurance** host server combination that the order has been received.

[072] Process II 35 shows that an order to a vendor may be placed on a web server at **insurance** host server 130 so that the vendor could logon from vendor system 150 in order...

...a list of those orders from his local vendor system 150 and indicate to the **insurance** host server 130 that those orders have been received.

[0731 In systems consistent with the invention, the vendor system 150 interfaces to the **insurance** host server 130 by electronic data interchange or EDI so that orders can be placed directly between the **insurance** host server 130 and the vendor system without any manual interaction. In this method, when...

...or execute preauthorized payment 755 processes indicate that a vendor order should be placed, the **insurance** host server 130 communicates directly to vendor system 150 by way of EDI to directly...

...the order with the vendor system.

The vendor system can then electronically indicate to the **insurance** host server 130 that such order has been received and confirmed.

[074] Process I I 10 order tracking is dedicated to updating the **insurance** host server from the vendor system on the status of all placed orders. In systems consistent with the invention, the vendor system updates the **insurance** host server via electronic data interchange on the status of all currently placed orders. The...

...may indicate that a particular order is unable to be placed and, if so, notifies **insurance** host server 130 which then places the order with another vendor or, if that is...

...120 indicating that that line item is not able to be fulfilled via the vendor. **Insurance** host server 130 constantly updates the line item level database with the tracking status of...

...disclosed. While often the invention was discussed in terms of property and casualty lines of **insurance**, this invention is flexible enough to be used over a wide variety of **insurance** lines, including, but not limited to, automotive, homeowners, life, property, casualty, workers compensation, health and...

13/3,K/5 (Item 4 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00891429 **Image available**

LINE ITEM DATA PROCESSING

TRAITEMENT DE DONNEES DE TYPES D'ARTICLES

Patent Applicant/Assignee:

ACCENTURE LLP, 161 North Clark Street, Chicago, IL 60601, US, US
(Residence), US (Nationality)

Inventor(s):

GUYAN G Victor, 3395 Darien Road, Bethlehem, PA 18020-1316, US,
MICHAELS Nicole K, 1840 Wordsworth Avenue, St. Paul, MN 55116, US,

Legal Representative:

BENSON Joel (agent), Brinks Hofer Gilson & Lione, 455 N. Cityfront Plaza
Drive, Chicago, IL 60611-5599, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200225562 A2 20020328 (WO 0225562)

Application: WO 2001US42273 20010924 (PCT/WO US0142273)

Priority Application: US 2000667637 20000922

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9400

Fulltext Availability:

Detailed Description

Claims

English Abstract

...by a data processing system, of: capturing at least one line item data
in an **insurance** host server; evaluating the line item data; and
fulfilling the placement of at least one...

Detailed Description

... and have migrated manual systems to computer based
systems over the last several decades, the **insurance** industry, and more
particularly the claims processing industry, have been slow to embrace
this
trend...

...detailed

information to the claims handler's system.

[04] In a few rare instances, the **insurance** industry has performed
some level of automation in the processing of claims. Many **insurance**
back office systems have the ability to cut checks to pay claimants for
losses or...

...arena. These errors may result in

overpayment or underpayment of claims that may harm the **insurance**
company or damage the relationship between the **insured** , claimant and
insurance company. Automating the claims processing field greatly
reduces these errors and improve efficiency.

[06] In addition, the current **insurance** industry does a poor job of
maintaining relationships with vendors who could fulfill certain line...

...involves numerous steps and an

arduous process for the claimant and the claim handler. The **insurance**
carrier is left with little insight into the nature or quantity of items
that they fund. Often, when the claim exceeds the limit of **insurance** ,
the **insurance** carrier simply cuts a blanket check for a loss, recording
only some of the

steps of:

maintaining a vendor database on the **insurance** host server;

placing at least one order for at least one line item from the **insurance**

host server to a vendor; and

1 5 tracking the order on the **insurance** host server.

27 The medium of claim 26 wherein the step of maintaining a vendor...

13/3,K/6 (Item 5 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00837961 **Image available**

MENU DRIVEN MANAGEMENT AND OPERATION TECHNIQUE

GESTION PILOTEE PAR MENU ET TECHNIQUE DE FONCTION

Patent Applicant/Assignee:

SIEMENS AKTIENGESELLSCHAFT, Wittelsbacherplatz 2, 80333 Muenchen, DE, DE

(Residence), DE (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

SPIRA Mario Cosmas, Christian-Ernst Str. 41, 91052 Erlangen, DE, DE

(Residence), DE (Nationality), (Designated only for: US)

NIEDERMAYR Erich, Luitpoldring 38, A-85591 Vaterstetten, AT, AT

(Residence), AT (Nationality), (Designated only for: US)

MENDEN Gunter, Kiefernweg 5, 91336 Heroldsbach, DE, DE (Residence), DE

(Nationality), (Designated only for: US)

KLEMME-WOLFF Hans, Birmensdorferstr. 30, 8953 Dietikon, DE, DE

(Residence), DE (Nationality), (Designated only for: US)

SOMMER Bernhard, Gerspergasse 11, A-1210 Wien, AT, AT (Residence), AT

(Nationality), (Designated only for: US)

CAVANAGH Perry Michael, 16 Templeby Crescent NE, Calgary, Alberta T1Y 5G4

, CA, CA (Residence), CA (Nationality), (Designated only for: US)

PFEIFER Kimberley James, 317 Point McKay Gardens, NW, Calgary, Alberta

T3B 5C1, CA, CA (Residence), CA (Nationality), (Designated only for: US)

WILLIAMS David Lesley, 1831 Morgan Avenue, Port Coquitlam, British

Columbia V3C 1J8, CA, CA (Residence), CA (Nationality), (Designated only for: US)

WILCOX Michael, 3928 Windgrove Crossing, Swanee, GA 30024, US, US

(Residence), US (Nationality), (Designated only for: US)

ZANCOLICH Giuseppe, 11205 Amu Windham Ak Master Road, Alpharetta, GA

30005, US, US (Residence), AU (Nationality), (Designated only for: US)

GOLY Krzysztof, 49038 Gardner Drive, Alpharetta, GA 30004, US, US

(Residence), AU (Nationality), (Designated only for: US)

STUBIGER Jurgen, Peter-Vischer-Str. 6, 91056 Erlangen, DE, DE (Residence)

, DE (Nationality), (Designated only for: US)

TAUTRIM Jorg, Vor den Muhlen, 19, 66701 Beckingen, DE, DE (Residence), DE

(Nationality), (Designated only for: US)

TAYLOR Michael, P.O. 18, Dorchester, Ontario N0L 1G0, CA, CA (Residence),

CA (Nationality), (Designated only for: US)

HORN Schulze, Am Europa Kanal 14, 91056 Erlangen, DE, DE (Residence), DE

(Nationality), (Designated only for: US)

Legal Representative:

ROBINSON Melvin A (agent), Patent Department, Schiff Hardin & Waite, 6600

Sears Tower, Chicago, IL 60606, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200171607 A1 20010927 (WO 0171607)

Application: WO 2001US8328 20010315 (PCT/WO US0108328)

Priority Application: US 2000190170 20000317

Designated States: AU BR CA CN MX US

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English
Filing Language: English
Fulltext Word Count: 31630

Fulltext Availability:
Detailed Description

Detailed Description

... art are emergency services, usually with appointment of personnel to perform the service, and repair/ **replacement services** . The repair/ **replacement service** partly ensues with warehoused parts of the service provider. When a software update is made...place. As the result of customized services, quick help for 0 users and manufacturers are **insured** . Logistics and on-call services are available twenty-four hours a day every day of...

13/3,K/7 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00805495 **Image available**

INSURANCE **MARKETING METHODS**

PROCEDES DE COMMERCIALISATION D'ASSURANCES

Patent Applicant/Assignee:

ESURANCE INC, 2800 Third Street, 2nd Floor, San Francisco, CA 94107, US,
US (Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

BUI Huyen K, 161 Park Plaza Drive, No.10, Daly City, CA 94015, US, US
(Residence), US (Nationality), (Designated only for: US)
GOODMAN Jeffrey Lewis, 260 Bay Street, No. 414, San Francisco, CA 94133,
US, US (Residence), US (Nationality), (Designated only for: US)
HARVEY Bennet, 10 Tara View Road, Tiburon, CA 94920, US, US (Residence),
US (Nationality), (Designated only for: US)
HOLM Donald, 24 Latimer Place, Walnut Creek, CA 94596, US, US (Residence)
, US (Nationality), (Designated only for: US)
JOHANSEN Hans S, 381 Adams Street, No. D, Oakland, CA 94610, US, US
(Residence), US (Nationality), (Designated only for: US)
KLOUCHE Moncef, Apartment 28, 556 Vallejo Street, San Francisco, CA 94133
, US, US (Residence), FR (Nationality), (Designated only for: US)
LERNER Alex, 293 Parker Avenue, San Francisco, CA 94108, US, US
(Residence), RU (Nationality), (Designated only for: US)
TRAICHAL Patrick, 3535 El Portal Drive, No. A302, El Sobrante, CA 94803,
US, US (Residence), US (Nationality), (Designated only for: US)
ZONA David, 2700 Martinez Drive, Burlingame, CA 94010, US, US (Residence)
, US (Nationality), (Designated only for: US)

Legal Representative:

CONARD Richard D (agent), Barnes & Thornburg, 11 South Meridian Street,
Indianapolis, IN 46204, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139090 A1 20010531 (WO 0139090)
Application: WO 2000US32342 20001127 (PCT/WO US0032342)
Priority Application: US 99167636 19991126; US 99170027 19991210; US
2000198007 20000418; US 2000199483 20000425; US 2000209155 20000602

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 27278

INSURANCE MARKETING METHODS

Fulltext Availability:
Detailed Description
Claims

English Abstract

A method of purchasing and selling **insurance** includes transmitting property information (3001-3015), having the property information (3001-3015) analyzed, modifying at least one quotation calculation underwriting rule based on the analysis of the information, creating an **insurance** pricing model (3400) based on the modified underwriting rule, transmitting and receiving the **insurance** quote (3305, 3400), and purchasing **insurance** (3409) via computer. A method for modifying **insurance** coverage (3405) including transmitting property information (3001-3015) and existing policy information to a first **insurance** provider, generating a document directed to a second **insurance** provider authorizing cancellation of the existing **insurance** policy and directing the second **insurance** provider to remit a refund payment.

Detailed Description

... GB, GR, IE, ning of each regular (inverted exclamation mark)ssue of the PCT Gazette.

INSURANCE MARKETING METHODS

Cross-Reference to Related Applications
This application claims the benefit of the filing...

...LEVEL DESIGN, filed Nov. 26, 1999, U.S.S.N. 60/170,027, titled
AUTOMATIC **INSURANCE** POLICY ROLL-OVER/DIAL-UP/DIAL-DOWN
INSURANCE POLICY, filed Dec. 10, 1999, U.S.S.N. 60/198,007, tified LEAD
HAND...

...SECURED DEDUCTIBLE FOR BODILY INJURY
AND/OR PROPERTY DAMAGE LLIABILITY/VIRTUAL
VAULT/AUTOMATICALLY UI`DATABLE **INSURANCE** RATES, filed Jun. 2,
2000. These related applications are assigned to the same assignee as...

...by reference.

Field of the Inventiorl

This invention relates to the marketing and sale of **insurance** services via the internet. It is disclosed in the context of certain enibodiments and utilities...

...useful in other applications as well.

Background of the Invention

Methods utilizing computers to sell **insurance** , for example, selling **insurance** via the intemet, are ni widespread use. Such methods permit users to, for example, perforiri. basic steps in the complicated process of purchasing **insurance** , such as subi:nitting a request for a quote via a web site, or entering information about the **insured** 's home in order for an agent of the insurer to later contact the **insured** to recommend changes in **insurance** coverage.

premium, quotation, automobile, property
C. DOCUMENTS ...TAUHERT, CHRISTY. TUSA, ISI Alliance Promotes Point-of-
1-279 309 389 461
Sale Underwriting, **Insurance** and Technology, 01 December 539 699 799
83
1996, pp. 1
y DUNLOP, NEIL. `Famous...

...Toward Cyberspace, ` 1-100
Best's Review. 01 May 1998, pp. 1
y MENCHEN, JOHN. **Insurance** Pioneers Blaze: Trail on World 1-279 30y
389 469 W(inverted exclamation mark)de...

13/3,K/8 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00784119

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A REFRESHABLE PROXY POOL IN
A COMMUNICATION ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE POUR GROUPE D'ELEMENTS MANDATAIRES (PROXY)
RAFFRAICHISSABLES DANS UN ENVIRONNEMENT A CONFIGURATIONS DE SERVICES DE
COMMUNICATION

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill
Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116668 A2-A3 20010308 (WO 0116668)

Application: WO 2000US24113 20000831 (PCT/WO US0024113)

Priority Application: US 99386239 19990831

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 149976

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... target customer may use the application only once or very infrequently
(e.g., purchasing auto **insurance**).

75

Additionally, client/server development tools such as Visual Basic and
PowerBuilder do not provide...

Claim

... a certain document can be defined for most of the time. Examples
include accounts payable, **insurance** claims processing, and loan
processing. A collaborative environment involves multiple departments
viewing a single document...asynchronous logic
complex data relationships
very dynamic business requirements
multiple access channels
legacy evolution or **replacement**
functionality common across multiple applications
Firm clients have achieved business benefits
The number of engagements...

?